



PO Box 651, Nesconset, New York 11767

(631) 361-3500 • 1-800-PAY-3500 • Fax (631) 360-0086

January 20, 2017

Creditor: Garden City Internal Medicine
Balance Due: \$25.00
File #: 2866
Service Date/Last Charge: 05-05-16 /

Dear Sir/Madam:

Please be advised that this account has been listed with our office for collection.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice that you dispute the validity of this debt or any portion thereof, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request this office in writing within 30 days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

New York City License #1005026

This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.

Sincerely,

Chrisinda Otero
International Recovery Associates, Inc.

We are required by regulation of the New York State Department of Financial Services to notify you of the following information.

Debt collectors, in accordance with the Fair Debt Collection Practices Act, 15 U.S.C. § 1692 *et seq.* are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: (i) the use or threat of violence; (ii) the use of obscene or profane language; and (iii) repeated phone calls made with the intent to annoy, abuse, or harass.

If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt: (1) supplemental security income, (SSI); (2) Social security; (3) Public assistance (welfare); (4) Spousal support, maintenance (alimony) or child support; (5) unemployment benefits; (6) disability benefits; (7) workers' compensation benefits; (8) public or private pensions; (9) veterans' benefits; (10) federal student loans, federal student grants, and federal work study funds; and (11) ninety percent of your wages or salary earned in the last sixty days.

This advisement is set forth as required by New York law. This advisement should not be considered as a threat to commence a lawsuit against you in regard to the debt referenced in the herein correspondence.

CCU023000IRA-01

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PO Box 651
Nesconset NY 11767-0651
CHANGE SERVICE REQUESTED

January 20, 2017

International Recovery Associates, Inc.
PO Box 651
Nesconset NY 11767-0651



Angelo Rizzo
171 Springmeadow Dr
Holbrook NY 11741-3023



File #: 2866
Balance Due: \$25.00